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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Frederick T, Dykes et al.

Serial No.: 09/277,771

Filing Date: March 29, 1999

Docket No.: 27137.010200

Art Unit: 2761

Examiner: UNASSIGNED

Title: SYSTEM AND METHOD FOR TRANSMITTING AND

PROCESSING LOAN DATA

Assistant Commissioner for Patents Washington, D.C. 20232

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

The information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office Action on the merits, whichever event occurs last. Therefore, no fee is required. Enclosed please find:

Information Disclosure Statement Copies of 9 issued patents Copies of 3 other documents

In the event applicant (s) has overlooked the need for any petition and fee for extension of time, and such extension is required applicant (s) requests that this be considered a petition therefore and that such fee be charged to Deposit Account No. 50-0653.

The Commissioner is hereby authorized to charge fees under 37CFR 1.16, 1.17, 1.20 (a), 1.20 (c and 1.20 (d) (except the Issue Fee) which may be required now or hereafter, or credit any overpayment, to Deposit Account No. 50-0653.

Respectfully submitted,

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